



KAL/COR/BSE/11/ 2015

6<sup>th</sup> November, 2015

**The Manager**  
Dept. of Corporate Services  
Bombay Stock Exchange Ltd.  
Phiroze Jeejeebhoy Towers  
Dalal Street  
Mumbai - 400 001

**Scrip Code: 530163**

Dear Sir,

**Sub: Copies of Newspaper Notice of Postal Ballot and Voting as per clause 31(e) of the Listing Agreement**

We are enclosing 3 copies of the Newspaper notice published in "Business Line" (English - all India Edition) and in "Deepika" (Malayalam- Cochin Edition) in this regard.

Kindly acknowledge receipt.

Yours faithfully  
**For Kerala Ayurveda Ltd**

  
Itti Bhargava  
Company Secretary



## Kerala Ayurveda Limited

CIN - L24233KL1992PLC006592

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## Some Basel III proposals can hinder growth: banking body

## OUR BUREAU

Mumbai, November 5

Certain recent policy proposals of the Basel Committee (on Banking Supervision) are contrary to the goal of encouraging and supporting growth, according to the International Banking Federation.

The London-based Federation cautioned that high capital hurdles resulting from new proposals or above and above Basel III might make it even more difficult for banks to lend their products and services to their customers and clients.

IBFD has 12 leading banking associations, including the Indian Banks' Association (IBA), from across the world as its members. It is an advocacy body and engages with the global standard-setters in the field of finance. IBA hosted the spring meeting of the Federation's Board in Mumbai on November 4 and 5.

**Smaller and community-based banks will face high compliance costs just to deal with the supervisory requirements, says the International Banking Federation**

Wim Mijls, Chairman, IBFD, said, "...we feel that around the world the biggest worry is that Basel III is built for the most sophisticated and biggest banks in the world and it is being executed throughout all banks in the world."

"So you have issues such as smaller and community-based banks facing high compliance cost just to deal with the supervisory requirements, on one hand, and banks in developing economies that need to have capital levels that are designed for very sophisticated banks,

on the other." Basel III is a comprehensive set of reform measures developed by the Basel Committee on Banking Supervision to strengthen regulation, supervision and risk management of the banking sector.

These measures aim to improve the banking sector's ability to absorb shocks arising from financial and economic stress, whatever the source; improve risk management and governance; and strengthen banks' transparency and disclosure.

Referring to the implementation of Basel III, Mijls said: "In Basel III, you have a phase-in effect and that should be now be worked through."

"What they are now trying to do is (sometimes the feeling is) that they have designed the house, asked the contractor to build it and now they are constantly redesigning while we are building."

FSDC also discusses rising bank NPAs and stress on corporate balance sheets

## OUR BUREAU

New Delhi, November 5

India's financial sector regulators on Friday agreed on the need to continue to be in a "state of full preparedness" for managing external vulnerabilities that the country's economy may face.

High financial market volatility is one of the most prominent risks confronting emerging market economies, the Financial Stability and Development Council (FSDC), chaired by Finance Minister Arun Jaitley, concluded at a meeting here on Thursday.

However, the panel felt that India appeared to be much better placed today on the back of

improvement in its macroeconomic fundamentals and large forex reserves, which provide cushion against financial market volatility.

There is wide expectation among experts that any US Federal Reserve rate hike in December could exacerbate volatility in the financial markets.

Chief Economic Advisor Arvind Subramanian gave an overview of the economy and highlighted important issues at the FSDC meeting, which was attended by, among others, RBI Governor, Raghuram Rajan.

The Council deliberated on the issue of rising non-performing assets (NPAs) in the banking sector and stress in corporate



Finance Minister Arun Jaitley

balance sheets, and noted the measures taken by the government and the RBI for handling stressed assets.

The Council was also apprised of further proposed action on the recommendations of the task forces set up by the Finance Ministry on Public Debt Management Agency (PDMA), Financial Sector Appellate Tribunal (FSAT), Financial

Data Management Centre (FDMC), and Resolution Corporation (RC).

On PDMA, the process of inter-ministerial consultations is underway. On FSAT, it is proposed to strengthen the tribunal by more benches.

As regards FDMC, to begin with, it is proposed to set up a body which would assist it in developing rules. And, as for Resolution Corporation, it is proposed to set up the body in consultation with all stakeholders.

In December 2014, the government had constituted an Inter-Ministerial Group (IMG) under Additional Secretary (Investment), Department of Economic Affairs, to identify gaps in the existing regulatory framework for deposit-taking activities and to suggest mea-

sures to address the issues. The IMG recently submitted its report to the government, and the FSDC was apprised of the salient features of the report.

The Council was updated about the merger of SEBI and the current status of harmonisation and convergence of regulations relating to the securities and commodity derivatives market.

## Rajan meets batley

Earlier in the day, RBI Governor Rajan said that Monetary Policy Committee (MPC) agreement has been largely done and that only fine-tuning remains. "The government and the RBI are broadly on the same page on the composition of MPC," Rajan told newscasters at North Block after a meeting with Finance Minister Jaitly.

## Soon, ICICI Bank loans will be an app away

## BEENA PARMAR

Mumbai, November 5

Within six months, the country's largest private sector lender ICICI Bank plans to launch a new app that will allow a customer to not only apply for a home, auto or personal loan via the mobile phone but also receive sanction on the device.

## All retail loans

"Like (on) our mobile banking app, we are looking at ways and means to offer more asset solutions. It includes all types of retail loans. It will go through a normal sanction process," said Rajiv Sabharwal, Executive Director, ICICI Bank.

The bank is looking at all digital solutions for peddling retail loans. In six months, hopefully the customer himself or with some help will be able to apply (for a loan) on the mobile and get it sanctioned (too), Sabharwal added.

There will be no need for the

borrower to visit the branch. The disbursement will be directly made to the property developer or other vendor, he added.

Amid the race to gain market share, banks are using technology to stay ahead of the curve by building more digital banking products to attract the large young and tech-savvy population in the country.

ICICI Bank's digital focus, especially mobile banking, has helped it with 61 per cent of total savings account customers transacting on the digital platform (Internet and mobile) and less than 10 per cent through branches.

Chanda Kochhar, ICICI Bank's MD and CEO, in a post-resets conference call with the media, said, "We had a market share of 32 per cent in a mobile banking as on March 31, 2015."

The bank has plans to grow mobile banking transactions to \$80,000 crore by end of this fiscal.

## RBI slaps ₹1 crore penalty on Dhanlaxmi Bank

## OUR BUREAU

Mumbai, November 5

The Reserve Bank of India has imposed a penalty of ₹1 crore on Dhanlaxmi Bank for violation of, among other things, norms related to Know Your Customer (KYC) norms and Anti-Money Laundering (AML).

In a statement, the central bank said the penalty has been imposed in exercise of powers vested in the RBI under the provisions of the Banking Regulation Act, 1949, taking into account violations of the instructions/ directions/ guidelines issued by it from time to time.

"This action is based on deficiencies in regulatory compliance and is not intended to pronounce upon the validity of any transaction or agreement entered into by the bank and its customers," said the RBI.

The central bank had issued a show-cause notice to the old generation private sector bank for not having complied with the KYC and AML guidelines in respect of a current account under investigation of the Economic Offences Wing, Mumbai.

Bokaro Power Supply Co. (P) Ltd. (A Joint Venture of SAIL & DVC)

Hall No. - I-M-01, Old Administrative Building, Ispat Bhawan, Bokaro Steel City-827001(Jharkhand)

CIN No.: U74901JH2010PTC129704

NOTICE INVITING TENDER

Ref. No.: BPSCLE/OP&C/15-16/Paper Advt.-5671

Date : 02.11.2015

SL. No.

NTT No.

Date

Description

Bid Date

Time

1.

BPSCLE/OP&C/14-15/C-147

Relating & Testing of Air Coolers of 2330 KW & 2000 KW BFF Motors of PP [EV Rs. 20,00,000/- excluding ST]

2.

BPSCLE/OP&C/15-16/C-169

Supply, Installation, Supervision of Protection, Signaling and Conditioning Monitoring of Electrical Drives & Equipments [EV Rs. 95,00,000/- excluding ST]

3.

BPSCLE/OP&C/15-16/C-182

Unloading of coal from Rail Wagons in BPCL/BSCL by Mechanical & Manual means [EV Rs. 61,20,000/- excluding ST]

4.

BPSCLE/OP&C/15-16/C-184

Assistance to Maintenance & Repair of Electrical Equipment belonging to BPCL/OP&C [EV Rs. 1,10,000/- excluding ST]

5.

BPSCLE/OP&C/15-16/C-179

Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

6.

BPSCLE/OP&C/15-16/C-180

TG Auditors, Valves & Flanges of Unit 1 [EV Rs. 70,48,75/- excluding ST]

7.

BPSCLE/OP&C/15-16/C-181

Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

8.

BPSCLE/OP&C/15-16/C-182

Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

9.

BPSCLE/OP&C/15-16/C-183

Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

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BPSCLE/OP&C/15-16/C-184

Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

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BPSCLE/OP&C/15-16/C-185

Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

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BPSCLE/OP&C/15-16/C-186

Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

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BPSCLE/OP&C/15-16/C-187

Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

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Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

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Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

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Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

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Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

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Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

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BPSCLE/OP&C/15-16/C-193

Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

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Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

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Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

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BPSCLE/OP&C/15-16/C-196

Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

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Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

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Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

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Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

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Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

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BPSCLE/OP&C/15-16/C-201

Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

28.

BPSCLE/OP&C/15-16/C-202

Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

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BPSCLE/OP&C/15-16/C-203

Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

30.

BPSCLE/OP&C/15-16/C-204

Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

31.

BPSCLE/OP&C/15-16/C-205

Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

32.

BPSCLE/OP&C/15-16/C-206

Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

33.

BPSCLE/OP&C/15-16/C-207

Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

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BPSCLE/OP&C/15-16/C-208

Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

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BPSCLE/OP&C/15-16/C-209

Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

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BPSCLE/OP&C/15-16/C-210

Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

37.

BPSCLE/OP&C/15-16/C-211

Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

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BPSCLE/OP&C/15-16/C-212

Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

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BPSCLE/OP&C/15-16/C-213

Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

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BPSCLE/OP&C/15-16/C-214

Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

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BPSCLE/OP&C/15-16/C-215

Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

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BPSCLE/OP&C/15-16/C-216

Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

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BPSCLE/OP&C/15-16/C-217

Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

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BPSCLE/OP&C/15-16/C-218

Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

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BPSCLE/OP&C/15-16/C-219

Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

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BPSCLE/OP&C/15-16/C-220

Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

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BPSCLE/OP&C/15-16/C-221

Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

48.

BPSCLE/OP&C/15-16/C-222

Annual Audit of Financial Statement of BPCL/OP&C [EV Rs. 1,00,000/- excluding ST]

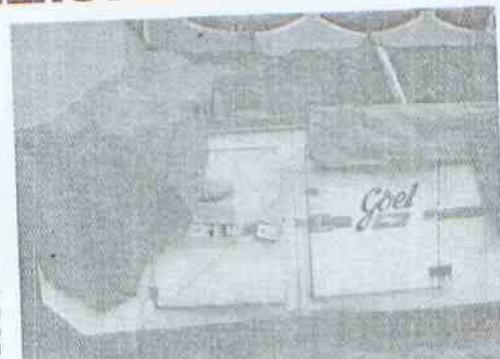
49.

कर्तव्य विद्या का अध्ययन

കുട്ടിക്കും ദുരന്തകരിന്നും  
സന്നും വോട്ടു ചെയ്യാനായില്ല  
നന്നും കൊച്ചിയിൽ വോട്ടു രേഖപ്പട്ടനതി

# ‘അന്തു ലക്ഷ്യത്തില്ല’ രിയവർ പിടിയിൽ

କୋଡ଼ି ପାଦକର୍ମକୁ ଲାଗାଯାଇଥାଏ  
ଅନ୍ତର୍ଭାବରେ ଶୁଣିବାକୁ ପାଇଁ  
ଅନ୍ତର୍ଭାବରେ କଲାପିଲୁଛି କିମ୍ବା  
ତିଥି କଟାଇରୁ କାହାରୀ ନାହିଁ  
ଅନ୍ତର୍ଭାବରେ ପରମା ଜୀବନ  
ଧୂରଳ ପରିପରାମରଣରେ କାହାରୀ  
ଏଇ ଲାଗି ଉପରେମ୍ବାନ୍ ଆପଣଙ୍କ କିମ୍ବା  
ଏଇ ଅନ୍ତର୍ଭାବରେ କଟାଇଲୁଛି କାହାରୀ  
କାହାରିଲେବୁ ବିଶ୍ଵାସ କଟାଇଲୁଛି  
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କଟାଇଲୁଛି କାହାରୀ କଟାଇଲୁଛି



മണ്ണത്തിൽനിന്ന് മുന്നാർ;  
വിനോദസഞ്ചാരികൾക്ക് ഉത്സവം

1. സ്കൂളിന് ആട്ട 2013, ഇസ്കൂൾ 116 മുതൽ, മഹാരാഷ്ട്ര സംസ്ഥാനപാർലമെന്റ് തൊഴിൽസ്കൂൾ വകുപ്പു, എൻഡ് കോട്ടേജുകളുടെ നേതൃത്വം കൈയ്ക്കുന്നതു മുൻപു ഒരു കൈയ്ക്കുന്നതു ചെയ്യാൻ ശ്രമിക്കുന്നു എന്ന് അഭ്യന്തരാവകാസം സംബന്ധിച്ചു സംബന്ധം നിബന്ധുതം വരുമ്പറ്റുന്ന വാദം (ലൈഖൻറുകളുടെ നിബന്ധുതം ഉദ്ദീപനം) വാചി സാഹിത്യക്കാരുടെ ഒക്കെ ആധികാരിയും ശില്പിയും (കമ്പനി) വാദിത്തുകളുടെ സാന്നിദ്ധ്യത്തെ വാദിച്ചു.

3) പാരാസിലൈക്കളുടെ ഘടനയിൽനിന്ന് ഉടൻവേദനയാണ് രൂപീകരിക്കുന്നത്. അവയിൽ 2015 ലോറാൻസ് 24-ൽ മൂലമുണ്ടാക്കാനുള്ള സാധ്യതയുണ്ട്. അവയിൽനിന്ന് കൊറ്റിപ്പാവുമുണ്ട് (ആരം കൊണ്ടുണ്ടായി ആവശ്യമായി കൊണ്ടുപോകുന്ന കൊറ്റിപ്പാവുമുണ്ട്). കൊറ്റിപ്പാവുമുണ്ടാക്കാനുള്ള പാരാസിലൈക്കൾ കൊറ്റിപ്പാവുമുണ്ടാക്കാനുള്ള പാരാസിലൈക്കുകളിൽ ഒരു ഘടനയാണ് കൊറ്റിപ്പാവുമുണ്ടാക്കാനുള്ള പാരാസിലൈക്ക് എന്ന് പറയുന്നത്. അതിനുശേഷം കൊറ്റിപ്പാവുമുണ്ടാക്കാനുള്ള പാരാസിലൈക്കുകളിൽ ഒരു ഘടനയാണ് കൊറ്റിപ്പാവുമുണ്ടാക്കാനുള്ള പാരാസിലൈക്ക് എന്ന് പറയുന്നത്.

ബഹുവിധ്യക്രമക്ലീഡ് (ശാഖകൾ)  
1) സംസ്കാര മന്ദിര അടിസ്ഥാപിക്കുന്നതിലെ വാദങ്ങളിൽനിന്നും വിവരിച്ച



5) വോസ് റെം എംറ്റ് സോട്ടീസ് കമ്പാർ വൈവി ഓസ്റ്റ്  
[www.keralayurveda.biz](http://www.keralayurveda.biz) CDSL ബഹി ഓസ്റ്റ്  
[www.cdsindia.com](http://www.cdsindia.com) മു അവുമാണ് വിവരം യോഗ്യമായി ഉള്ളാം  
 തന്നെ സം ടെ ടെക്നോളജി [www.keralayurveda.biz](http://www.keralayurveda.biz) ഓ  
 CDSLബഹി ഓസ്റ്റ് [www.cdsindia.com](http://www.cdsindia.com)-ലു അവുമാണ് ഇതു  
 FAQ മു വിവരം ഇ-ബാറ്റും ഫോൺ ശാസ്ത്ര ശാസ്ത്രവും ലോറി  
 ഒക്സാർ ഫോറെംഡിഷൻിലും സ്കോളിഡിഫോറ്മാറ്റും ഉൾപ്പെടെ  
 കുറഞ്ഞ 18002005532 എന്ന ഫോൺ എഡി ഫോറ്മാറ്റും ഉൾപ്പെടെ  
 Mr. Wenceslaus Futardo Deputy Manager, Central  
 Depository Services (India) Ltd., Pheroze Jeejeebhoy  
 Towers, 16th Floor, Dalal Street, Fort Mumbai - 400001 എ  
 മു ഫോൺ [helpdesk.eating@cdsindia.com](mailto:helpdesk.eating@cdsindia.com) വാഴി  
 ബഹി ഓസ്റ്റ് ടെക്നോളജി സം ടെ ടെക്നോളജി  
 പ്രൈവറ്റേറ്റും ഇവും പിംഗിലിക്കുന്നതുമാണ്. അക്കൗണ്ടിൽ  
 companysecretary@keralayurveda.biz എന്ന ID യിൽ വൈറ്റ്  
 ചെയ്യാം. പാരമുള്ള ക്രീടാന്തം എന്നതിനു കുറവാണ്  
 ദുർഘട്ട ധാരാളം ക്രീടാന്തം എന്നതിനു കുറവാണ്.

வெள்ளியிலே வாழும்பொதுமான  
கைக்கு நூற்றுமே பிழிந்து  
Sd-  
பூரி வாழ்வை  
வாழ்வைகளில்